

**FIRST CITIZENS BANC CORP**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1246533	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,100	\$1,096	-0.3%		
Loans	\$791	\$767	-3.0%		
Construction & development	\$30	\$39	30.8%		
Closed-end 1-4 family residential	\$240	\$223	-7.3%		
Home equity	\$33	\$31	-7.4%		
Credit card	\$0	\$0			
Other consumer	\$13	\$10	-20.0%		
Commercial & Industrial	\$76	\$68	-10.6%		
Commercial real estate	\$306	\$305	-0.3%		
Unused commitments	\$113	\$114	0.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$65	\$68	5.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$142	\$116	-18.2%		
Cash & balances due	\$27	\$22	-18.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$982	\$979	-0.3%		
Deposits	\$868	\$901	3.8%		
Total other borrowings	\$110	\$74	-32.4%		
FHLB advances	\$85	\$50	-41.0%		
Equity					
Equity capital at quarter end	\$106	\$106	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.1%	--		
Tier 1 risk based capital ratio	11.1%	12.1%	--		
Total risk based capital ratio	12.4%	13.4%	--		
Return on equity <sup>1</sup>	2.4%	3.1%	--		
Return on assets <sup>1</sup>	0.2%	0.3%	--		
Net interest margin <sup>1</sup>	4.4%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	59.7%	89.2%	--		
Loss provision to net charge-offs (qtr)	131.7%	105.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	1.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.3%	6.2%	1.7%	0.8%	--
Closed-end 1-4 family residential	2.7%	3.9%	0.3%	0.6%	--
Home equity	1.3%	0.3%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.2%	0.8%	0.6%	--
Commercial & Industrial	5.2%	5.0%	1.0%	1.5%	--
Commercial real estate	3.5%	2.6%	0.5%	0.3%	--
Total loans	3.2%	3.2%	0.5%	0.5%	--